



2005-01 FIRST HOME AND FIRST HOME/PLUS PROGRAM UPDATE

To continue participation in the First Home and First Home/Plus Program each lender must sign a 2005 Mortgage Origination and Sales Agreement (MOSA) along with a Program Registration Form. You will find these forms attached to this email or they may be accessed on our website at <http://www.indianahousing.org/>

1. Fees to participate have changed. Each lender will receive an invoice for their 2005 participation fee based on their 2004 production.

PLEASE NOTE: There is one significant change to the MOSA this year. Please read Article III, Section 3.02 carefully. If you cannot comply with this section, you cannot participate.

Only one Mortgage Origination and Sales Agreement per affiliation is required. Each originating office should have a Program Registration Form completed specific to their location and personnel. The Program Registration Form has been divided into three forms, one for an application contact at the branch, one for the closing contact in a closing center other than the branch location, and one for the corporate contact to get program updates. Prior to completing each form please read the attachment labeled "Completion of Form". There is no fee to sign up a closing contact or corporate contact. However, the closing and corporate contacts MUST be at a different location than the application contact.

The completed MOSA and Program Registration Form must be completed, originally signed and received by IHFA no later than April 8, 2005. The mailing address is Single Family Department, Indiana Housing Finance Authority, 30 South Meridian Street, Suite 1000, Indianapolis, IN 46204. Non-receipt will result in suspension of reservations.

The Program Guide for 2004 will be used for 2005. A copy of the Program Guide may be accessed by going to our website www.indianahousing.org Programs/Homeownership/Lender's Area/2004 First Home and First Home/Plus Program Guide. If you need the forms on disk in a Word format please email Danielle Moore at dmoore@ihfa.state.in.us.

Until further notice you will continue to operate under the current guidelines, forms and the income/acquisition limits dated March 2004.



PLEASE READ BEFORE COMPLETING THE PROGRAM REGISTRATION FORM.

1. IN THE TOP SECTION OF THE FORM PLEASE COMPLETE THE ADDRESS WITH BOTH A STREET ADDRESS AND A P.O. BOX NUMBER ALONG WITH THE CORRECT ZIP CODES FOR BOTH. WE WILL SEND ALL CORRESPONDENCE TO THE P.O. BOXES UNLESS OTHERWISE SPECIFIED. PLEASE CHECK ADDRESS LABEL ATTACHED TO SEE WHERE WE ARE SENDING INFORMATION NOW. PLEASE DO NOT CHANGE THE CONTACT PERSON ANY MORE THAN ABSOLUTELY NECESSARY. EVERYTIME A CONTACT IS CHANGED IT RESULTS IN NUMEROUS ITEMS TO BE CHANGED AT IHFA.

2. IN THE TOP SECTION OF THE FORM PLEASE COMPLETE THE PHONE NUMBER WITH A NUMBER YOU WISH BORROWERS TO CALL FOR INFORMATION.

3. IN THE TOP SECTION OF THE FORM PLEASE COMPLETE THE FAX NUMBER WITH THE NUMBER YOU WISH IHFA TO USE WHEN FAXING INFORMATION TO YOU.

4. YOU MAY HAVE AN APPLICATION, A CLOSING CONTACT, AND A CORPORATE CONTACT. INFORMATION FOR EACH CONTACT MUST BE COMPLETED ON THE FORM NAMED FOR THAT CONTACT. A LENDER CAN ONLY HAVE A CLOSING CONTACT IF THAT CONTACT IS IN A DIFFERENT OFFICE. ALSO, A CORPORATE CONTACT WILL ONLY RECEIVE PROGRAM INFORMATION AND UPDATES.

5. PLEASE COMPLETE THE CONTACT NAME'S TELEPHONE NUMBER WITH A DIRECT LINE TO THAT PERSON AS WELL AS THEIR EMAIL ADDRESS. IF THEY DO NOT HAVE A DIRECT EMAIL ADDRESS, PLEASE LIST YOUR COMPANY EMAIL ADDRESS. EVERY CONTACT MUST BE ACCESSIBLE BY EMAIL.

6. PLEASE KEEP IN MIND WHEN COMPLETING THE COUNTIES THAT YOUR COMPANY WILL SERVICE, STATEWIDE IS UNACCEPTABLE. YOU MUST BE ABLE TO HAVE A FACE-TO-FACE APPLICATION WITH THE BORROWER.

7. PLEASE RETURN THE ORIGINAL FORM BY THE DUE DATE.

Tips for Filling Out Adobe Acrobat Fillable Forms

- 1. Once you open this document, tab to the first fillable field. Some documents only have a few of these fields. So tabbing through may make you jump quite a few pages.**
- 2. All check boxes are fully functional.**
- 3. Once you are done filling in the needed information, you need to print off the document, sign and date it in the appropriate boxes, and send it to IHFA.**

Please Note: You will **not** be able to save this form with your data unless you have the full version of Adobe Acrobat, not just the Adobe Acrobat Reader. It is unfortunately a drawback to this software, and it is why you will only see this capability on smaller forms. Make sure you print a copy for your records.

**INDIANA HOUSING FINANCE AUTHORITY
FIRST HOME/PLUS
2005 PROGRAM REGISTRATION FORM**

THIS FORM MUST BE EXECUTED FOR EACH ORIGINATING OFFICE PARTICIPATING IN THE PROGRAM.

I/WE will participate in the Indiana Housing Finance Authority's First Home and First Home/Plus Program.

COMPANY NAME _____

OFFICE ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE _____ FAX _____
(NUMBER YOU WISH BORROWERS TO CALL) (NUMBER YOU WISH IHFA TO FAX TO)

PLEASE CHECK TYPE OF LOAN(S) YOU ARE APPROVED TO CLOSE. YOU CAN ONLY MAKE A RESERVATION FOR A LOAN THAT YOU CAN CLOSE.

FHA _____ VA _____ FANNIE MAE _____ USDA RURAL DEVELOPMENT _____

Please list below the name of the person from your organization to whom mail and email is to be sent as well as telephone inquiries/information from IHFA.

APPLICATION CONTACT NAME _____

APPLICATION CONTACT PHONE # _____ **FAX#** _____

APPLICATION CONTACT EMAIL ADDRESS _____
(An email address is required)

Please note that the contact person will be responsible for giving everyone in your office access to IHFA online. IHFA will not give usernames or passwords to anyone other than the contact person listed above.

(Usernames and Passwords must be between 6-15 characters and are case sensitive)

ONLINE USERNAME _____

ONLINE PASSWORD _____

PLEASE LIST ALL COUNTIES IN ALPHABETICAL ORDER THAT THIS ORIGINATING OFFICE WILL SERVICE:

DATE

COMPANY AUTHORIZED OFFICER'S SIGNATURE

Indiana Housing Finance Authority hereby acknowledges the above named company as a registered participating lender in their First Home and First Home/Plus Program.

DATE

SHERRY SEIWERT, EXECUTIVE DIRECTOR